Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 1 of 43

B1 (Official)	Form 1)(04	/13)				oannon		90 - 0.	.0				
			United No			ruptcy of Illino					Vo	luntary Petit	ion
	ebtor (if ind z, Francis		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
All Other Na (include mar				8 years					used by the J maiden, and			3 years	
Last four dig		Sec. or Indi	ividual-Taxpa	nyer I.D. (	(ITIN)/Com	plete EIN	Last fe	our digits o	f Soc. Sec. or	Individual-	Гахрауег I	D. (ITIN) No./Compl	lete EIN
Street Addre	ess of Debto	or (No. and ral Park	Street, City, a	and State)	:		Street	Address of	Joint Debtor	(No. and St	reet, City, a	and State):	
Chicago	, IL				_	ZIP Code	_					ZIP	Code
County of Ro	esidence or	of the Prin	cipal Place o	f Busines		60618	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Add	lress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailir	ng Address	of Joint Debto	or (if differe	nt from str	eet address):	
					Г	ZIP Code						ZIP	Code
Location of l (if different t	Principal A from street	ssets of Bus address abo	siness Debtor ove):	,									
(Form)		f Debtor	one how)			of Business			-	•	•	Under Which	
Individua See Exhib Corporat Partnersh  Other (If	al (includes it D on page ion (include nip debtor is not	Joint Debto 2 of this form es LLC and	ors)  n.  LLP)  bove entities,	Sing in 1 Rail Stoo	lth Care Bugle Asset Re 1 U.S.C. §	siness eal Estate as 101 (51B)	defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ Cl	hapter 15 F a Foreign hapter 15 F	etition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	on
	Chapter 1	15 Debtors		Oth							e of Debts		
Country of de Each country by, regarding	in which a fo	oreign procee	eding	unde	(Check box tor is a tax-ex er Title 26 of	mpt Entity  i, if applicable cempt organiz the United St  l Revenue Co	e) zation tates	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivional, family, or l	nsumer debts, 101(8) as dual primarily	for	Debts are prima business debts.	-
	Fi	ling Fee (C	heck one box	()		Check	one box:	1	Chap	ter 11 Debt	ors		
attach sigr debtor is u Form 3A.	e to be paid ir ned application	n installments on for the cou fee except in	s (applicable to art's considerat a installments.	ion certifyi Rule 1006	ng that the (b). See Office	ial Check Check Check	Debtor is not if: Debtor's aggare less than all applicable	a small busing regate nonco \$2,490,925 (see boxes:		efined in 11 U	J.S.C. § 101 cluding debt		
			ırt's considerat	ion. See O	fficial Form 3	SB.   🗖 A	Acceptances	of the plan w	•	•		e classes of creditors,	
Debtor es	stimates that	nt funds will nt, after any	ation  I be available exempt prop for distribut	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS	FOR COURT USE ONL	Х
Estimated No.	umber of C  50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

oluntary	Petition Document	Page 2 of 43 Name of Debtor(s): Jimenez, Francisca	
	t be completed and filed in every case)	Jimenez, Francisca	
nis page mus	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, at	ttach additional sheet)
cation here Filed: •		Case Number:	Date Filed:
ocation here Filed:		Case Number:	Date Filed:
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)
ame of Debto		Case Number:	Date Filed:
strict:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an i	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K and pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission lection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	have informed the petitioner t	. lorgen 5/9/15 Debtor(s) (Date)
	leted by every individual debtor. If a joint petition is filed, ea		attach a separate Exhibit D.)
To be compl  Exhibit  f this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	ach spouse must complete and a part of this petition.	
To be compl  Exhibit  f this is a join	leted by every individual debtor. If a joint petition is filed, ex D completed and signed by the debtor is attached and made int petition: D also completed and signed by the joint debtor is attached	ach spouse must complete and a part of this petition.	
To be compl  Exhibit  f this is a joi	leted by every individual debtor. If a joint petition is filed, ex D completed and signed by the debtor is attached and made int petition: D also completed and signed by the joint debtor is attached Information Regardi (Check any a	ach spouse must complete and a part of this petition. and made a part of this petition ng the Debtor - Venue pplicable box)	n.
To be compl  Exhibit  f this is a joi	leted by every individual debtor. If a joint petition is filed, ex D completed and signed by the debtor is attached and made int petition: D also completed and signed by the joint debtor is attached Information Regardi	ach spouse must complete and a part of this petition.  and made a part of this petitio  ng the Debtor - Venue  pplicable box)  pal place of business, or princi	ipal assets in this District for 180
To be compl  Exhibit  If this is a join	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or fo There is a bankruptcy case concerning debtor's affiliate, §	ach spouse must complete and a part of this petition.  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princi r a longer part of such 180 day general partner, or partnership	ipal assets in this District for 180 ys than in any other District. pending in this District.
To be compl Exhibit f this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, and Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or sought in this District.	ach spouse must complete and a part of this petition.  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princion a longer part of such 180 day general partner, or partnership incipal place of business or principal place of business or principal place of business or principal the United States but is a the interests of the parties will	ipal assets in this District for 180 ys than in any other District. pending in this District. ncipal assets in the United States in defendant in an action or be served in regard to the relief
To be compl Exhibit If this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or formation is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asseproceeding [in a federal or state court] in this District, or sought in this District.  Certification by a Debtor Who Residence.	ach spouse must complete and a part of this petition.  and made a part of this petition  ng the Debtor - Venue  pplicable box)  bal place of business, or princion a longer part of such 180 day general partner, or partnership acipal place of business or principal place of busines	ipal assets in this District for 180 ys than in any other District. pending in this District. ncipal assets in the United States in defendant in an action or be served in regard to the relief
To be compl Exhibit If this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or formation is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asseproceeding [in a federal or state court] in this District, or sought in this District.  Certification by a Debtor Who Residence.	ach spouse must complete and a part of this petition.  and made a part of this petition  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princing a longer part of such 180 day  general partner, or partnership  ncipal place of business or prints in the United States but is a the interests of the parties will  les as a Tenant of Residentia plicable boxes)	ipal assets in this District for 180 ys than in any other District. pending in this District. neipal assets in the United States in defendant in an action or be served in regard to the relief
To be compl Exhibit f this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or formation of the petition of the peti	ach spouse must complete and a part of this petition.  and made a part of this petition  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princing a longer part of such 180 day  general partner, or partnership  ncipal place of business or prints in the United States but is a the interests of the parties will  les as a Tenant of Residentia plicable boxes)	ipal assets in this District for 180 ys than in any other District. pending in this District. neipal assets in the United States in defendant in an action or be served in regard to the relief
(To be complete Exhibit of this is a joing Exhibit of E	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or formation of the petition of the peti	ach spouse must complete and a part of this petition.  and made a part of this petition  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princing a longer part of such 180 day  general partner, or partnership  ncipal place of business or prints in the United States but is a the interests of the parties will  les as a Tenant of Residentia plicable boxes)	ipal assets in this District for 180 ys than in any other District. pending in this District. neipal assets in the United States in defendant in an action or be served in regard to the relief
To be compl Exhibit If this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made interpetition:  Dalso completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or form There is a bankruptcy case concerning debtor's affiliate, and Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asserproceeding [in a federal or state court] in this District, or sought in this District.  Certification by a Debtor Who Resident (Check all application)  Landlord has a judgment against the debtor for possession (Name of landlord that obtained judgment)	ach spouse must complete and a part of this petition.  and made a part of this petition  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princing a longer part of such 180 day  general partner, or partnership  ncipal place of business or prints in the United States but is a the interests of the parties will  les as a Tenant of Residentia plicable boxes)	ipal assets in this District for 180 ys than in any other District. pending in this District. neipal assets in the United States in defendant in an action or be served in regard to the relief
To be compl Exhibit If this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  Dalso completed and signed by the joint debtor is attached  Information Regardi  (Check any a Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, a Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asserproceeding [in a federal or state court] in this District, or sought in this District.  Certification by a Debtor Who Resid (Check all ap Landlord has a judgment against the debtor for possession (Name of landlord that obtained judgment)  (Address of landlord)  Debtor claims that under applicable nonbankruptcy law,	ach spouse must complete and a part of this petition.  and made a part of this petition  ng the Debtor - Venue  pplicable box)  pal place of business, or princion a longer part of such 180 day general partner, or partnership acipal place of business or prints in the United States but is a the interests of the parties will less as a Tenant of Residentia plicable boxes)  n of debtor's residence. (If box there are circumstances under	ipal assets in this District for 180 ys than in any other District. pending in this District. ncipal assets in the United States in defendant in an action or be served in regard to the relief  I Property  checked, complete the following.)
To be compl Exhibit If this is a joi Exhibit	leted by every individual debtor. If a joint petition is filed, explored and signed by the debtor is attached and made int petition:  Dalso completed and signed by the joint debtor is attached  Information Regardi  (Check any and Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or form There is a bankruptcy case concerning debtor's affiliate, and Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asserproceeding [in a federal or state court] in this District, or sought in this District.  Certification by a Debtor Who Reside (Check all applement)  (Name of landlord that obtained judgment)	ach spouse must complete and a part of this petition.  and made a part of this petition  ing the Debtor - Venue  pplicable box)  pal place of business, or princion a longer part of such 180 day general partner, or partnership incipal place of business or prints in the United States but is a the interests of the parties will  les as a Tenant of Residentia plicable boxes)  In of debtor's residence. (If box there are circumstances under the propossession, after the judgest the parties of the propossession, after the judgest there are circumstances under the propossession, after the judgest the parties of the propossession, after the judgest the parties of the propossession, after the judgest the parties of the parties o	ipal assets in this District for 180 ys than in any other District. pending in this District. ncipal assets in the United States in defendant in an action or be served in regard to the relief  I Property  checked, complete the following.)

(This page must be completed and filed in every case)

## Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Debtor Francisca Jimenez

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney\*

Signature of Attorney for Debtor(s)

## Thayer C. Torgerson 6204662

Printed Name of Attorney for Debtor(s)

Law Office of Thayer C. Torgerson

Firm Name

2400 North Western Avenue Suite 201 Chicago, IL 60647

Address

Email: ted@tedtorgersonlaw.com

773-772-0844 Fax: 773-772-0845

Telephone Number

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code.

Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

1

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

## Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 4 of 43

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Francisca Jimenez		Case No.	
III IC	Trancisca officiez	Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 5 of 43

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ige 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mediciency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	,
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Francisca Jimenez	
Date:	

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Francisca Jimenez		Case No	
•		Debtor	.,	
			Chapter	7
			<u> </u>	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	300,000.00		
B - Personal Property	Yes	3	23,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		281,057.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		12,449.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,330.21
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,708.00
Total Number of Sheets of ALL Schedu	ules	15			
	T	otal Assets	323,000.00		
			Total Liabilities	293,506.00	

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 7 of 43

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Francisca Jimenez		Case No.		_
_		Debtor	,		
			Chapter	7	_

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	3,330.21
Average Expenses (from Schedule J, Line 22)	4,708.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,974.37

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		12,449.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		12,449.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 8 of 43

B6A (Official Form 6A) (12/07)

In re	Francisca Jimenez	Case No	
_		,	
		Debtor	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Interest in Property Loint or Property, Without				Claim or Exemption	
Nature of Debtor's Wife Current Value of Debtor's Interest in	Description and Location of Property	Nature of Debtor's Interest in Property	Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **300,000.00** (Total of this page)

Total > **300,000.00** 

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Francisca Jimenez	,	Case No.
		Dobtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or	Chas	se Bank checking	-	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chas	se Bank savings account	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	sehold goods and furniture	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clot	hing	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 1,000.00

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 10 of 43

B6B (Official Form 6B) (12/07) - Cont.

In	re Francisca Jimenez			Case No.		
			Debtor			
		SC	HEDULE B - PERSONAL PROPE (Continuation Sheet)	RTY		
	Type of Property	N O N E	Description and Location of Property	y Jo	sband, Vife, oint, or munity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Chase Bank IRA		-	18,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars		2014 Anticipated Income Tax Refund		-	1,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x				
				(Total of thi	Sub-Tot	al > 19,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 11 of 43

B6B (Official Form 6B) (12/07) - Cont.

In re	Francisca Jimenez	Case No.
_		<u> </u>

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2005	Honda Pilot	-	3,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

3,000.00

Total >

23,000.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 12 of 43

B6C (Official Form 6C) (4/13)

In re	Francisca Jimenez	Case No
-		Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 4021 North Central Park Avenue Second Floor Chicago, IL 60618	735 ILCS 5/12-901 735 ILCS 5/12-1001(b)	15,000.00 2,900.00	300,000.00
Household Goods and Furnishings Household goods and furniture	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of Chase Bank IRA	or Profit Sharing Plans 735 ILCS 5/12-1006	18,000.00	18,000.00
Other Liquidated Debts Owing Debtor Including Ta 2014 Anticipated Income Tax Refund	<u>x Refund</u> 735 ILCS 5/12-1001(g)(1)	1,000.00	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Honda Pilot	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 600.00	3,000.00

Total: 40,900.00 323,000.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Page 13 of 43 Document

B6D (Official Form 6D) (12/07)

In re	Francisca Jimenez	Case No.
_		Debtor ,

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

— Check this box is debtor has no creditors hold	5	3001	area claims to report on this senedule B.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu Hu	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXH-XGEXH	UNLLQULDATED	D _	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx5872			Opened 11/28/06 Last Active 12/12/14	Т	E			
Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101		-	Mortgage 4021 North Central Park Avenue Second Floor Chicago, IL 60618		D			
	┖		Value \$ 300,000.00	Ц			281,057.00	0.00
Account No.			Value \$ Value \$					
Account No.			Value \$					
_0 continuation sheets attached			S (Total of th	ubt nis p			281,057.00	0.00
			(Report on Summary of Sc		ota ule		281,057.00	0.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 14 of 43

B6E (Official Form 6E) (4/13)

In re	Francisca Jimenez	Case No.	
-		Debtor	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Elabinites and Relaced Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relations.
of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 15 of 43

B6F (Official Form 6F) (12/07)

In re	Francisca Jimenez		Case No.	
-		Debtor	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Hu	usband, Wife, Joint, or Community	Ğ	U	Ţ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTLXGEN	l QU		U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3438	T		Opened 9/01/04 Last Active 12/09/14	٦×	D A T		T	
Cb/Anntylr Po Box 182273 Columbus, OH 43218-2273		-	Charge Account		E D			14.00
Account No. xxxxxxxxxxx2950	╀	$\vdash$	Opened 7/08/06 Last Active 1/04/15	+	$\vdash$	+	+	14.00
Chase Card Po Box 15298 Wilmington, DE 19850		-	Credit card					5,014.00
Account No. xxxxxxxxxxxxxx8411  Chase Card 201 N Walnut Street Mailstop De1-1027 Wilmington, DE 19801		-	Opened 10/01/12 Last Active 1/01/15 Attorney Fees					
Willington, DE 19801								357.00
Account No. xxxxxxxxxxxxxx5809  Comenity Bank/Carsons 3100 Easton Square Pl Columbus, OH 43219		-	Opened 7/26/12 Last Active 1/03/15 Charge Account					143.00
	1	Щ	1	Sub	L tota	⊥ al	+	
continuation sheets attached			(Total of				)	5,528.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 16 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Francisca Jimenez	Case No	_
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8487			Opened 5/02/94 Last Active 1/03/15	Т	T		
Comenity Bank/Express Po Box 182789 Columbus, OH 43218		-	Charge Account		D		287,00
	┸			$\perp$	_	L	207.00
Account No. xxxxxxxxx9120	1		Opened 5/01/01 Last Active 1/01/15				
Mcydsnb 9111 Duke Blvd Mason, OH 45040		-	Charge Account				
	ı						266.00
Account No. xxxxxxxxxxxx0544	+		Opened 10/22/12 Last Active 3/01/14 Credit Card				
Rbs Citizens Na 1000 Lafayette Blvd Bridgeport, CT 06604		-					
							5,856.00
Account No. xxxxxxxxxxxx488	$\dagger$		Opened 7/03/12 Last Active 1/01/15 Charge Account				-,
Syncb/Lord & Tay			onarge Account				
Po Box 965015		-					
Orlando, FL 32896							
							216.00
Account No. xxxxxxxxxxxx5908			Opened 6/11/06 Last Active 1/07/15				
Thd/Cbna Po Box 6497 Sioux Falls, SD 57117		-	Charge Account				
							296.00
Charter 4 of 4 short stocked Cl. 11 C				C1	4-4		
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			6,921.00
				7	Γota	al	
			(Report on Summary of So	che	dule	es)	12,449.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 17 of 43

B6G (Official Form 6G) (12/07)

In re	Francisca Jimenez	Case No.	
-		Debtor ,	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 18 of 43

B6H (Official Form 6H) (12/07)

In re	Francisca Jimenez		Case No.	
		Debtor	<b>-</b> ,	

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 19 of 43

						_			
Fill	in this information to identify your o	ase:							
Deb	otor 1 Francisca J	imenez							
	otor 2 puse, if filing)								
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
	se number nown)						ded filing nent sho	owing post-petition	
$\bigcirc$	fficial Form B 6I							he following date:	
	chedule I: Your Inc	omo				MM / DD/	YYYY		40/40
	as complete and accurate as pos		nla ara filina tagat	har (Dah	tau 1	and Dahter 2)	- o th o ro	a annally raanan	12/13
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  T1: Describe Employment	ır spouse is not filing wi	th you, do not incl	ude infor	mati	on about your s	pouse.	If more space is	needed,
1.	Fill in your employment		Debtor 1			Debto	2 or no	on-filing spouse	
	information.  If you have more than one job,		☐ Employed			■ Em		m-ming spouse	
	attach a separate page with	Employment status	■ Not employed				employe	ed	
	information about additional employers.	Occupation	Housewife				. ,	d Receiving Cl	ork
	Include part-time, seasonal, or	Employer's name	Housewife				•	_	GIK
	self-employed work.					Neme	ra buii	falo Grove, Inc	
	Occupation may include student or homemaker, if it applies.	Employer's address						d Parkway /e, IL 60089	
		How long employed the	nere?				30 yea	ırs	
Par	t 2: Give Details About Mo	nthly Income							
E <b>sti</b> spou	mate monthly income as of the duse unless you are separated.	ate you file this form. If							
•	ou or your non-filing spouse have me e space, attach a separate sheet to		ombine the informati	on for all	empl	oyers for that pe	son on	the lines below. If	you need
						For Debtor 1		Debtor 2 or n-filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$_	4,974.37	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	4,974.37	

# Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 20 of 43

Debtor	1	Francisca Jimenez	_	Case r	number ( <i>if known</i> )			
				For	Debtor 1	For De	ebtor 2 or	
							ling spouse	
(	Сор	y line 4 here	4.	\$	0.00	\$	4,974.37	<del>,</del> <del>_</del>
5. <b>L</b>	ist	all payroll deductions:						
5	ā.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	895.00	)
5	b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	_
5	c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	)
5	d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	<u>)                                    </u>
	e.	Insurance	5e.	\$	0.00	\$	280.12	
	of.	Domestic support obligations	5f.	\$	0.00	\$	0.00	_
	g.	Union dues	5g.	\$	0.00	\$	0.00	_
5	h.	Other deductions. Specify: 401(k) plan	5h.+	\$ \$	0.00 + 0.00	- » \$	247.92 221.12	_
		401(k) loan		· —		· <del></del>		
		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	1,644.16	_
7. <b>C</b>	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	3,330.21	_
	<b>-ist</b> Ba.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	0.00	)
8	ßb.	Interest and dividends	8b.	\$	0.00	\$	0.00	_
8	BC.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		_				_
		settlement, and property settlement.	8c.	\$	0.00	\$	0.00	_
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.	\$ \$	0.00	\$	0.00	_
	ßf.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		\$	0.00	\$	0.00	_
8	ßg.	Pension or retirement income	8g.	\$	0.00	\$	0.00	)
8	ßh.	Other monthly income. Specify:	8h.+	\$	0.00 +	- \$	0.00	<u> </u>
9. <i>I</i>	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.0	0
10 6	`ala	sulete monthly income. Add line 7 + line 0	10. \$		0.00 + \$	3,330	21 = \$	3,330.21
		culate monthly income. Add line 7 + line 9.  the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. j		<u> </u>	3,33	J.Z1 = 5 -	3,330.21
11. <b>S</b>	State nclusthe Do n	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are no cify:	ur depen		•		hedule J. 11. +\$	0.00
٧		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certains					12. \$	3,330.21
13 <b>「</b>	י ס(	ou expect an increase or decrease within the year after you file this form	n?				Combi	ined ly income
 I	, , ■ ¬	No.  Yes. Explain:	• •					

# Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 21 of 43

Fill in	n this information to identify your case:					
Debtor	or 1 Francisca Jimenez		Cha	ck if this is:		
Debtoi	Francisca Jillienez	_		An amended filing		
Debtor	or 2		_	0	ving post-petition chap	tor
	use, if filing)			13 expenses as of		loi
(-1	3/				, , , , , , , , , , , , , , , , , , ,	
United	d States Bankruptcy Court for the: NORTHERN DISTRICT OF I	LLINOIS		MM / DD / YYYY		
Case r	number			A separate filing for	r Debtor 2 because De	btor
(If know	own)		_	2 maintains a sepa		
Ott	ficial Form D.C.I					
	ficial Form B 6J					
Sch	hedule J: Your Expenses				1	2/13
inforr	s complete and accurate as possible. If two married peop mation. If more space is needed, attach another sheet to ber (if known). Answer every question.					
Part 1	1: Describe Your Household					
1. I	Is this a joint case?					
	■ No. Go to line 2.					
	☐ Yes. Does Debtor 2 live in a separate household?					
	<u> </u>					
	□ No					
	☐ Yes. Debtor 2 must file a separate Schedule J.					
2.	Do you have dependents? ■ No					
	Do not list Debtor 1 Yes. Fill out this information	for Dependent's relation	nship to	Dependent's	Does dependent	
	and Debtor 2. each dependent	-		age	live with you?	
[	Do not state the				□ No	
C	dependents' names.				☐ Yes	
					□ No	
					☐ Yes	
					□ No	
					☐ Yes	
					□ No	
					☐ Yes	
3. <b>[</b>	Do your expenses include ■ No.			_	□ res	
	expenses of people other than					
	yourself and your dependents?					
-	<u> </u>					
Part 2						
	mate your expenses as of your bankruptcy filing date unl					
	enses as of a date after the bankruptcy is filed. If this is a icable date.	supplemental Scheaule	J, cneck t	ne box at the top o	of the form and fill in	tne
аррік	icable date.					
Inclu	ude expenses paid for with non-cash government assista	nce if you know				
	alue of such assistance and have included it on Schedu			.,		
(Offic	cial Form 6I.)			Your expe	enses	
4 7	The westel on house commenchin commence for your residen	and the short of the same of the same				
	The rental or home ownership expenses for your resider payments and any rent for the ground or lot.	ice. Include first mortgage	4. 9	\$	2,018.00	
١	payments and any rent for the ground of lot.					
ŀ	If not included in line 4:					
2	4a. Real estate taxes		4a. S	\$	0.00	
	4b. Property, homeowner's, or renter's insurance		4b. S		0.00	
	4c. Home maintenance, repair, and upkeep expenses		4c. S		0.00	
	4d. Homeowner's association or condominium dues		4d. S		0.00	
5. <i>I</i>	Additional mortgage payments for your residence, such a	as home equity loans	5. 9	·	0.00	

# Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 22 of 43

tilities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services	6a. 6b.	\$ \$	200.00 60.00
<ul><li>Electricity, heat, natural gas</li><li>Water, sewer, garbage collection</li><li>Telephone, cell phone, Internet, satellite, and cable services</li></ul>	6b.		
<ul><li>Water, sewer, garbage collection</li><li>Telephone, cell phone, Internet, satellite, and cable services</li></ul>	6b.		
c. Telephone, cell phone, Internet, satellite, and cable services			DU. UU
	6c.	\$	220.00
d. Other. Specify:	6d.		0.00
ood and housekeeping supplies	<del></del>	\$	550.00
hildcare and children's education costs	8.	\$	0.00
lothing, laundry, and dry cleaning		·	200.00
			200.00
			50.00
•		Ψ	30.00
	12.	\$	320.00
	13.	\$	50.00
	14.	\$	50.00
-			
o not include insurance deducted from your pay or included in lines 4 or 20.			
5a. Life insurance	15a.	\$	0.00
5b. Health insurance	15b.	\$	0.00
5c. Vehicle insurance	15c.	\$	190.00
5d. Other insurance. Specify:	15d.	\$	0.00
axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	16.	\$	0.00
			0.00
	17b.	\$	0.00
· · · · · · · · · · · · · · · · · · ·	17c.	\$	0.00
		\$	0.00
our payments of alimony, maintenance, and support that you did not report as	10	<b>c</b>	0.00
	18.	·	
		\$	600.00
			0.00
			0.00
			0.00
		· —	0.00
		·	0.00
ther: Specify:	21.	+\$	0.00
our monthly expenses. Add lines 4 through 21	22	\$	4,708.00
• •		· ———	4,700.00
, , ,			
	23a	\$	3,330.21
			4,708.00
Sep jest monthly expended from the 22 above.	200.	<u> </u>	4,700.00
3c. Subtract your monthly expenses from your monthly income.			
	23c.	\$	-1,377.79
	educted from your pay on line 5, Schedule I, Your Income (Official Form 6I). ther payments you make to support others who do not live with you. pecify: Spouse personal expenses ther real property expenses not included in lines 4 or 5 of this form or on Sche Da. Mortgages on other property Db. Real estate taxes Dc. Property, homeowner's, or renter's insurance Dd. Maintenance, repair, and upkeep expenses Dc. Homeowner's association or condominium dues ther: Specify:  Our monthly expenses. Add lines 4 through 21. The result is your monthly expenses.  alculate your monthly net income.  Ba. Copy line 12 (your combined monthly income) from Schedule I. Bb. Copy your monthly expenses from line 22 above.  Ba. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	ransportation. Include gas, maintenance, bus or train fare. on ont include car payments. Intertainment, clubs, recreation, newspapers, magazines, and books haritable contributions and religious donations Isurance. on ont include insurance deducted from your pay or included in lines 4 or 20. 5a. Life insurance Itelath insurance Itelath insurance Itelath insurance. Soc. Vehicle insurance. Specify: Soc. Vehicle insurance. Specify: Istallment or lease payments: Istallment or lease payments: Istallment or lease payments: Itelath Insurance for Vehicle 1 Itelath Insurance for Vehicle 1 Itelath Insurance, Specify: Istallment or lease payments: Istallment or lease payments: Istallment or lease payments: Itelath Insurance, Itelath Insu	ledical and dental expenses ransportation. Include gas, maintenance, bus or train fare. on the include gas, maintenance, bus or train fare. on the include gas, maintenance, bus or train fare. on the include car payments. Intertainment, clubs, recreation, newspapers, magazines, and books 13. \$ haritable contributions and religious donations surance. on the include insurance deducted from your pay or included in lines 4 or 20. 55a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 16. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 16. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 16. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 16. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 16. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 17a. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 17b. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 17c. \$  5axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: 17b. \$  5axes. Do not include in lines 4 or 5 of this form or on Schedule I: Your Income. 17c. \$  5axes. Do not included in lines 4 or 5 of this form or on Schedule I: Your Income. 18c. \$  5axes. Do not included in lines 4 or 5 of this form or on Schedule I: Your Income. 19c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Homeowner's association or condominium dues 20e. \$  5axes. Do not included in lines 4 through 21. 2axes. Copy line 12 (your combined monthly income) from Schedule I. 2axes. Copy line

Case 15-19555

Doc 1

Filed 06/04/15

Entered 06/04/15 10:13:04 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Page 23 of 43 Document

**United States Bankruptcy Court** Northern District of Illinois

T	Francisca Jimenez		Case No.	
In re	Francisca Jillenez	Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Signature

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 24 of 43

B7 (Official Form 7) (04/13)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Francisca Jimenez		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$600.00 2015 YTD: EMPLOYMENT \$30,000.00 2014: EMPLOYMENT \$25,000.00 2013: EMPLOYMENT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 25 of 43

B7 (Official Form 7) (04/13)

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 26 of 43

B7 (Official Form 7) (04/13)

3

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of Thayer C. Torgerson 2400 North Western Avenue Suite 201 Chicago, IL 60647 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,265.00

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 27 of 43

B7 (Official Form 7) (04/13)

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 28 of 43

B7 (Official Form 7) (04/13)

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 29 of 43

B7 (Official Form 7) (04/13)

6

## 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 30 of 43

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

NT 1 T.

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 31 of 43

B7 (Official Form 7) (04/13)

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

Signature

Francisca Jimenez

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 32 of 43

B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

In re Francisca Jimenez				
	Debtor(	e)	Case No. Chapter	7
	Debtor	8)	Chapter	
ART A - Debts secured by prop	erty of the estate. (Part A must be ttach additional pages if necessar	e fully completed		
roperty No. 1	ttacii additional pages ii necessar	y.)		
Creditor's Name: Green Tree Servicing L	4021 Seco	ribe Property Seco North Central Par and Floor ago, IL 60618		
Property will be (check one):	■ Retained			
Property is (check one):  ■ Claimed as Exempt	t to unexpired leases. (All three colur	ot claimed as exem	pt	
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Property	I	ease will bound in the sease will bound in the sease will be used to be used	e Assumed pursuant to 11 5(p)(2):

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 33 of 43

## United States Bankruptcy Court Northern District of Illinois

		North	hern District of Illinois			
In re	Francisca Jimer	nez	Debtor(s)	Case No. Chapter	7	
			Debioi(s)	Chapter	-	
	DISC	CLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
00	mpensation paid to p	§ 329(a) and Bankruptcy Rule 2016 me within one year before the filing of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services	at rendered or to
					1,265.00	
	Prior to the filing	of this statement I have received		s	1,265.00	
	Balance Due			\$	0.00	
\$_	335.00 of the f	iling fee has been paid.				
TI	he source of the com	pensation paid to me was:				
	■ Debtor	☐ Other (specify):				
T	he source of compens	sation to be paid to me is:				
	■ Debtor	☐ Other (specify):				
	I have not screed	to share the above-disclosed compe	ensation with any other person	unless they are men	nbers and associates	s of my law firm.
	☐ I have agreed to she copy of the agreen	hare the above-disclosed compensate ment, together with a list of the name	tion with a person or persons was of the people sharing in the	who are not members e compensation is att	s or associates of m ached.	y law firm. A
I	n return for the above	e-disclosed fee, I have agreed to rer	nder legal service for all aspec	ts of the bankruptcy	case, including:	
b. c.	. Preparation and fil . Representation of	btor's financial situation, and render ling of any petition, schedules, state the debtor at the meeting of creditor	ment of affairs and plan which	h may be required;		ankruptcy;
d	reaffirmation	as needed] ns with secured creditors to re on agreements and application ) for avoidance of liens on hou	ns as needed; preparatio	temption planning n and filing of mo	g; preparation ar tions pursuant t	nd filing of o 11 USC
7. В	Representa	e debtor(s), the above-disclosed fee ation of the debtors in any dis adversary proceeding.	does not include the followin chargeability actions, jud	g service: licial lien avoidan	ces, relief from s	stay actions or
			CERTIFICATION			
I this ba Dated	ankruptcy proceeding	going is a complete statement of any	Thayer C. Torge Law Office of The 2400 North West Suite 201 Chicago, IL 6064	rson 6204662 nayer C. Torgerso tern Avenue	·Torge	
	e/	9/15	Thayer C. Torge Law Office of Th 2400 North Wes Suite 201 Chicago, IL 6064	rson 6204662 nayer C. Torgerso tern Avenue 47 fax: 773-772-0845		-ge

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 7 DEBTORS AND THEIR ATTORNEYS

Chapter 7 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 7 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 7 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

## BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Advise the debtor of the need to maintain appropriate insurance.

## AFTER THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 2. Notify the attorney of any change in the debtor's address or telephone number.
- 3. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 4. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 5. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 6. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 7. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 8. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and

properly represent the debtor.

- 5. Timely submit to the Chapter 7 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 7. Monitor all incoming case information for accuracy and com-pleteness. Contact the trustee promptly regarding any discrepancies.
- 8. Be available to respond to the debtor's questions throughout the term of the plan.
- 9. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 10. Object to improper or invalid claims.
- 11. Timely respond to motions for relief from stay.
- 12. Prepare, file, and serve all appropriate motions to avoid liens.
- 13. Provide any other legal services necessary for the administration of the case.

## ALLOWANCE AND PAYMENT OFATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 7 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

## \$1,265.00 Attorney's Fees \$335.00 Filing Fee

- 2. Prior to signing this agreement the attorney has received \$\sum\_{1600}\$ leaving a balance due of \$\sum\_{0.00}\$. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
- 3. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

- 4. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - a. Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:
- 5. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 7. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 8. Discharge of the attorney. The debtor may discharge the attorney at any time.

Debtor: _	Delle	>
Date:	1-24-15	
Joint Del	otor:	_
Date:	3/9/15	

Attorney for Debtor(s)

Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

rare C. Torgen

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

## Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 39 of 43

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201A	Case 15-19555 (Form 201A) (6/14)	Doc 1	Filed 06/04/15 Document	Entered 06/04/15 Page 40 of 43	10:13:04	Desc Main
B 201B	(Form 201B) (12/09)					
				Bankruptcy Court strict of Illinois		
In re	Francisca Jimenez				Case No.	
				Debtor(s)	Chapter	7
	CER	TIFICAT UNDEI	TION OF NOTIC R § 342(b) OF TH	E TO CONSUMER E BANKRUPTCY	DEBTOR	R(S)
Code.	I (We), the debtor(s), aft	firm that I (v	Certificati we) have received and	on of Debtor read the attached notice,	as required b	y § 342(b) of the Bankruptcy
Franci	sca Jimenez			x F		5-9-15
Printed	l Name(s) of Debtor(s)			Signature of Debtor		Date
Case N	lo. (if known)			X		

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-19555 Doc 1 Filed 06/04/15 Entered 06/04/15 10:13:04 Desc Main Document Page 41 of 43

## United States Bankruptcy Court Northern District of Illinois

T	Faradas limena		Case No.				
In re	Francisca Jimenez	Debtor(s)	Chapter	7			
	VERIE	FICATION OF CREDITOR M	IATRIX				
		Number of	Creditors: _	1			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.						
Date:	5-9-15	Francisca Jimenez					

Signature of Debtor

Cb/Anntylr Acct No xxxxxxxxxxx3438 Po Box 182273 Columbus, OH 43218-2273

Chase Card
Acct No xxxxxxxxxxx2950
Po Box 15298
Wilmington, DE 19850

Chase Card
Acct No xxxxxxxxxxxx8411
201 N Walnut Street Mailstop Del-1027
Wilmington, DE 19801

Comenity Bank/Carsons Acct No xxxxxxxxxxx5809 3100 Easton Square Pl Columbus, OH 43219

Comenity Bank/Express Acct No xxxxxxxxxx8487 Po Box 182789 Columbus, OH 43218

Green Tree Servicing L Acct No xxxx5872 332 Minnesota St Ste 610 Saint Paul, MN 55101

Mcydsnb Acct No xxxxxxxxx9120 9111 Duke Blvd Mason, OH 45040

Rbs Citizens Na Acct No xxxxxxxxxxxx0544 1000 Lafayette Blvd Bridgeport, CT 06604

Syncb/Lord & Tay Acct No xxxxxxxxxxx0488 Po Box 965015 Orlando, FL 32896 Thd/Cbna
Acct No xxxxxxxxxxx5908
Po Box 6497
Sioux Falls, SD 57117